

Commercial cards

Complimentary Insurance Policy
Information Booklet.

Effective date: 27 October 2021



Claims and enquiries

You can contact *Allianz Global Assistance* for claims and enquiries using the contact details below.

Online: Access claim forms 24 hours a day, 7 days a week at:
insurance.agaassistance.com.au/westpac

Within Australia Phone: 1800 091 710
Monday to Friday: 8am to 8pm AEST
Saturday: 8am to 5pm AEST

E-mail: cardclaims@allianz-assistance.com.au

24-Hour Emergency Assistance

Allianz Global Assistance

Within Australia: 1800 227 773

From overseas: +61 7 3305 7468

Please note, additional charges may apply for any calls made from mobiles, public telephones or hotel rooms.

Changes to this booklet

The information in this booklet is correct and current as at the date on the cover however, from time to time it is subject to change. Any changes to terms and conditions related to insurance coverage will be communicated to *you* in writing. Any minor changes unrelated to insurance coverage will be published on Westpac's website at westpac.com.au

Contents

Important information about the complimentary covers available	5
Introduction.	5
Allianz – the insurer.	5
Westpac is not the issuer (insurer) of these covers	6
Termination or variation of cover	6
Other insurances	7
Limitation of cover	7
Allianz Global Assistance Privacy Notice	8
Definitions	11
Flight Inconvenience Insurance	18
Part A – Eligibility	18
Part B – Period of Cover	18
Part C – Benefit Limits	18
Part D – Excess and General Exclusions	19
Part E – The cover available	20
Section 1.1 Flight delay	20
Section 2.1 Missed connection	21
Section 3.1 Four (4) hour luggage delay ..	22
Section 4.1 Twenty-four (24) hour luggage delay	22
Transit Accident Insurance	24
Part A – Eligibility	24
Part B – Period of Cover	24
Part C – Benefit Limits	25
Part D – Excess and Exclusions	27
Part E – The cover available	28

Unauthorised Transaction Insurance	30
Part A - Eligibility	30
Part B - Period of Cover	30
Part C - Benefit limits	30
Part D - Excess and Exclusions	31
Part E - The cover available	31
Claims	33
How to make a claim	33
Claims are payable in Australian dollars	34
You should not admit fault or liability	35
Recovery	35
How GST may affect your claim	36
Fraud	36
Complaints & disputes	37
General Insurance Code of Practice	38

Important information about the complimentary covers available

Introduction.

This booklet describes the complimentary insurance benefits provided by *Allianz*, which are available to *Westpac accountholders* and other eligible beneficiaries. Cover applies to events occurring on or after 27 October, 2021. You are not covered for events occurring after termination of or the expiry of the period of the group policy. *Westpac* will provide *accountholders* with details of any replacement cover.

Allianz – the insurer.

These covers are available under a group policy issued to Westpac Banking Corporation, ABN 33 007 457 141, AFSL and Australian credit licence No 233714 (*Westpac*) of 275 Kent Street, Sydney, NSW 2000 by AWP Australia Pty Ltd, ABN 52 097 227 177, AFS Licence No 245631 trading as Allianz Global Assistance of 310 Ann Street, Brisbane QLD 4000 (*Allianz Global Assistance*) under a binder from the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708, GPO Box 9870, Melbourne, VIC 3001 (*Allianz*). For general enquiries call *Allianz Global Assistance*. *Allianz Global Assistance* issues and manages the group policy on behalf of *Allianz*.

The covers described in this booklet are available for *your* benefit under a group policy entered into between *Allianz* and *Westpac*. *Westpac* is the policy owner. When eligible, *you* have the benefit of cover as a third party beneficiary by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984* (Cth).

There is no obligation to accept any of these benefits. However, if *you* wish to claim any of these benefits, *you* will be bound by the definitions, terms, conditions, limits, exclusions and claims procedures contained in this booklet.

Please read this booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including *Westpac card account* statements showing any purchases.

Westpac is not the issuer (insurer) of these covers.

Westpac is not the issuer of these covers and neither it nor any of its related corporations guarantee or are liable to pay any of the benefits under these covers.

These benefits are available to the beneficiaries upon meeting the eligibility requirements under these covers. Neither *Westpac* nor any of its related corporations are Authorised Representatives of *Allianz*, *Allianz Global Assistance* or any of their related companies and *Westpac* does not receive any commission or remuneration in relation to the insurance set out in this booklet.

Termination or variation of cover.

Westpac or *Allianz* may terminate any one or all of the covers described in this booklet, and if so *Westpac* will notify *accountholders* of the termination or change in writing. The existing cover will only apply to events occurring before the date of change or termination. No cover is available for events occurring after the date of termination. *Westpac* will provide *accountholders* with details of any replacement cover.

Other insurances.

If *you* are entitled to receive a benefit or make a claim under another insurance policy (Other Policy) (for example, a comprehensive travel insurance policy for *your overseas trip*), in respect of the same loss as *your* claim under the group policy, then, subject to the provisions of the *Insurance Contracts Act 1984* (Cth) *Allianz* is not liable to provide indemnity under the group policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover available under the group policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

If *you* make a claim under another insurance policy and *you* are not paid the full amount of the claim, then, subject to the provisions of the *Insurance Contracts Act 1984* (Cth), the cover available to *you* under the group policy will make up the difference, to the extent of cover that applies, in accordance with the terms and conditions contained in this booklet.

We may seek contribution from *your* other insurer. *You* must give *us* any information that *we* reasonably require to help *us* make a claim from the other insurer.

Limitation of cover.

Notwithstanding any other terms, *we* shall not be deemed to provide coverage and *we* will not make any payments nor provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Allianz Global Assistance Privacy Notice

To offer or provide *you* with *our* insurance services, *we*, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '*Allianz Global Assistance*' and as agent for the insurer *Allianz*, collects, stores, uses, and discloses *your* personal information including sensitive information. The insurance cover arises from a group policy taken out between *your* bank (*Westpac*) and *Allianz* and under which *you* are entitled to cover as a beneficiary when *you* meet the eligibility criteria set out in the group policy wording.

We usually collect *your* personal information directly from *you*, but sometimes from others depending upon the circumstances.

For example, when *you* make a claim for cover, *we* may collect *your* personal information from *you*, the group policy holder to check *you* have met eligibility requirements, *your* family members and *travel companions*, as well as from third parties that provide services including doctors, *hospitals*, airlines, travel and accommodation providers, *your* agents and representatives, *our* agents, and other service providers. *We* are responsible for ensuring *your* personal information is used and protected in accordance with applicable laws and regulations, including the *Privacy Act 1988*. *We* collect *your* personal information to enable *us* to properly assess and manage *your* insurance claim, and to provide the services *we* have agreed to provide under the group policy. For example, *we* collect *your* name, address, date of birth, email address, and sometimes *your* medical information, bank account details, as well as other information *we* collect through devices like 'cookies' when *you* visit *our* website such as *your* IP address and online preferences.

We use *your* personal information to offer and provide *our* services and to manage *your* and *our* rights and obligations in connection with *your* claim. For instance, *we* use it to check, process, and finalise *your* insurance claim. *We* may also use it for product development, customer data analytics, research, IT systems maintenance and development, recovery against third parties, for the detection and investigation of fraud, and for other purposes with *your* consent or where permitted by law.

We do not use *your* personal or sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist *us* to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, *your* agents, *your* travel group leader if *you* travel in a group, *your* bank (*Westpac*) if *you* are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and *our* related and group companies including *Allianz*. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA.

When *you* provide personal information to *us* about other individuals, *we* rely on *you* to have first obtained the individual's consent, and to have made them aware of the matters set out in this Privacy Notice.

You may also seek access to *your* personal data and ask *us* to correct and update it. We will delete *your* personal data when we no longer need it for a legitimate purpose.

You may not access or correct personal information of others unless *you* have been authorised by their express consent, or unless they are *your* dependants under 16 years of age.

If *you* have a request or complaint concerning *your* personal information or about data privacy, please contact: The Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if *you* have a complaint.

For more information about *our* corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit *our* website at www.allianz-assistance.com.au and click on the 'Privacy & Security' link in the footer.

If *you* do not agree with the matters set out in *our* privacy policy or will not provide *us* with the personal information *we* request, *we* may not be able to provide *you* with *our* services including the assessment and payment of any claims. In cases where *we* cannot comply with *your* request concerning *your* personal information, *we* will give *you* reasons why.

Definitions

There are some words in this booklet that have a special meaning. These words and their meanings are set out in the table below and are highlighted in italics throughout the booklet. Headings have been included for ease of reference but do not form part of the terms and conditions of the cover available.

Word	Meaning
<i>accident</i> <i>accidental</i> <i>accidentally</i>	a sudden, unforeseen and unintended event.
<i>accountholder</i>	a <i>Westpac</i> customer, being an individual, business entity or company, who has entered into a <i>card account</i> with <i>Westpac</i> and in whose name the <i>card account</i> was opened. The accountholder is the individual, business entity or company that has contractual obligations with <i>Westpac</i> under the <i>card account</i> .
<i>Allianz</i>	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.
<i>Allianz Global Assistance</i>	AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.

Word	Meaning
card account	<ul style="list-style-type: none"> • A current and valid <i>Westpac</i> card facility provided by <i>Westpac</i> to which purchases made by <i>cardmembers</i> on a <i>Westpac card</i> are charged; or • the primary account linked to a <i>Westpac card</i> to which a transaction is routed by any electronic funds transfer facility.
cardholder	a person who resides in Australia (including holders of a visa issued under the <i>Migration Act 1958 (Cth)</i> which entitles the holder of the visa to residency), to whom <i>Westpac</i> has issued a <i>Westpac Commercial Credit Card</i> .
connecting flight	<p>a <i>flight</i>:</p> <ul style="list-style-type: none"> • booked at the same time as your preceding <i>flight</i>; and • scheduled to depart within 6 hours of the scheduled arrival time of the preceding <i>flight</i>; and • scheduled to depart from the same airport as your preceding <i>flight</i> is scheduled to land at.

Word	Meaning
epidemic	an infectious disease that rapidly spreads to a large number of people in a community, population or region.
excess	the deduction <i>we</i> will make from the amount otherwise payable for each claimable incident or event.
home	the place where <i>you</i> normally live in Australia.
injure injured injury	bodily injury caused solely and directly by violent, <i>accidental</i> , visible and external means, which happens at a definite time and place during the period of cover available and does not result from any illness, <i>sickness</i> or disease.
journey	travel which begins when <i>you</i> leave <i>home</i> or <i>your</i> place of business to commence <i>your</i> travel and ends when <i>you</i> arrive back <i>home</i> or at a hospital or nursing home in Australia (if <i>you</i> are evacuated or repatriated), whichever happens earlier.
flight	travel on a registered and scheduled commercial passenger airline.

Word	Meaning
loss of	as used with reference to hand or foot means severance through or above the wrist or ankle joint.
medical adviser	a doctor, a clinical psychologist or a dentist, who is not <i>you</i> , <i>your travel companion</i> or a relative or an employee of <i>you</i> , <i>your travel companion</i> or a relative, holding the necessary certification for the country in which they are currently practicing and qualified to give the diagnosis being provided.
mental illness	any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (used by clinicians and psychiatrists to diagnose psychiatric illnesses – see www.psychiatry.org/psychiatrists/practice/dsm or consult <i>your medical adviser</i>).
overseas	outside of Australia and its territories, and includes when you are aboard a foreign registered cruise vessel in Australian territorial waters.
pandemic	an <i>epidemic</i> that spreads to multiple countries, continents, or worldwide.

Word	Meaning
personal items	<i>your</i> clothing (including shoes) and toiletries.
reasonable	reasonable, having regard to the circumstances.
sick, sickness	a medical condition (including a <i>mental illness</i>), not being an <i>injury</i> , the signs or symptoms of which first occur or manifest during the period of cover available.
spouse	the partner of the <i>cardholder</i> who is in a permanent relationship with the <i>cardholder</i> at the time the <i>journey</i> or <i>trip</i> starts.
transportation	an aircraft, sightseeing bus, train or short-haul ferry (but not a cruise ship) that is licensed or authorised to carry fare-paying passengers. Transportation does not include any other means of transport.
travel companion	a person with whom <i>you</i> made arrangements before the <i>trip</i> began, to travel with <i>you</i> for at least fifty per cent (50%) of the period of cover available for <i>your trip</i> . Travel companion does not include any other person.
trip	a passage by the <i>cardholder</i> and <i>spouse</i> as a fare paying passengers on <i>transportation</i> .

Word	Meaning
unauthorised transaction	a <i>Westpac Commercial Credit Card</i> transaction which has been made by the <i>cardholder</i> but was not authorised in any way by the <i>accountholder</i> and/or was outside the <i>cardholder's</i> authority to transact.
Westpac	Westpac Banking Corporation, ABN 33 007 457 141, AFS and Australian credit licence 233714.
Westpac Commercial Credit Card	a <i>Westpac</i> issued: <ul style="list-style-type: none"> • Visa Purchasing Card and Visa Corporate Card; • Mastercard Purchasing Card and Mastercard Corporate Card; • BusinessChoice Everyday Visa and Mastercard; • Westpac Altitude Business Limited Edition Card; • Westpac BusinessChoice card; • Westpac Virtual Purchasing Visa and Mastercard; or • any other business or commercial credit card that <i>Westpac</i> may issue from time to time.

Word	Meaning
we, our, us	Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and its agent AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631 trading as <i>Allianz Global Assistance</i> .
you, your, yourself	<i>accountholder, cardholder</i> or <i>spouse</i> if they are eligible for the cover available.

Flight Inconvenience Insurance

Part A – Eligibility.

Who is eligible?

If *you* are a *Westpac Commercial Credit Card cardholder* you are eligible for the cover available if:

1. *you* reside in Australia; and
2. the entire cost of the *flight* (excluding taxes and airport and travel agent charges) is charged to the *cardholder's card account* prior to commencing the *journey*.

Part B – Period of Cover.

Provided *you* meet the eligibility criteria set out in Part A – Eligibility, the period of cover available for all insured events commences when *you* leave *your home* to start *your journey* or on the departure date shown on *your flight* ticket, whichever happens later.

The period of cover ends when the first of the following happens:

- (a) *you* return to *your home* from the airport shown on *your return flight* ticket; or
- (b) *you* cancel *your return flight* ticket; or
- (c) 24 hours after *you* leave the arrival airport shown on *your one-way flight* ticket.

Part C – Benefit Limits.

The table below sets out the maximum limits of what *we* will pay under each section of Flight Inconvenience Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

If *you* need advice in respect of *your* particular circumstances or needs please consult an appropriately licensed insurance adviser.

Section	Limit
1.1 Flight Delay	90 minutes or more up to a maximum of \$125
2.1 Missed Connection	90 minutes, up to a maximum of \$125
3.1 Four (4) Hour Luggage Delay	Four (4) hours or more up to a maximum of \$275
4.1 Twenty-four (24) Hour Luggage Delay	Twenty-four (24) hours or more up to a maximum of \$1,000

Part D – Excess and General Exclusions.

Excess – what you contribute to a claim.

No excess applies to any claim under Flight Inconvenience Insurance.

General exclusions.

The general exclusions below set out what is not covered.

You should also read each section as they contain specific exclusions that may also apply.

To the extent permitted by law *we* do not cover *you* for any loss, damage or expense caused by, arising from or in any way related to:

1. *your loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;*

2. *your* travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company, or a regulated or licensed hot air balloon;
3. *your* participation as a crew member or pilot of any transportation;
4. any interference with *your* travel plans by any government, government regulation or prohibition or intervention or official authority;
5. *your* failure to take *reasonable* care;
6. any *epidemic* or *pandemic*;
7. any act of terrorism;
8. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
9. a nuclear reaction or contamination from nuclear weapons or radioactivity;
10. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.

Part E – The cover available.

Section 1.1 Flight delay.

1.1.1 What we cover:

If the departure of *your flight* is delayed for the period specified in Part C – Benefit Limits – 1.1 Flight Delay, due to circumstances outside *your* control and no alternative transport is provided by the carrier, *we* will reimburse the cost of *your reasonable* additional meal

expenses, up to the amount specified in Part C – Benefit Limits – 1.1 Flight Delay.

Conditions.

You will need to make *reasonable* efforts to obtain confirmation from the carrier who was responsible for *your flight* delay as this may be the easiest way to provide evidence of the delay.

1.1.2 What we exclude.

We will not pay if a delay to *your flight* arises from an act of terrorism.

Section 2.1 Missed connection.

2.1.1 What we cover.

If as a result of a preceding *flight* being delayed *you* miss *your connecting flight* and no alternative transport is provided by the carrier within the period specified in Part C – Benefit Limits – 2.1 Missed Connection, *we* will reimburse the cost of *your reasonable* additional meal expenses, up to the amount specified in Part C – Benefit Limits – 2.1 Missed Connection.

Conditions.

You will need to make *reasonable* efforts to obtain confirmation from the carrier who was responsible for *your flight* delay as this may be the easiest way to provide evidence of the delay.

2.1.2 What we exclude.

We will not pay if a delay to *your flight* arises from an act of terrorism.

Section 3.1 Four (4) hour luggage delay.

3.1.1 What we cover.

If following a *flight* of two (2) hours or more *your* luggage containing *your personal items* is delayed, misdirected or misplaced by the carrier for more than four (4) consecutive hours, *we* will reimburse *you* for the *reasonable* costs *you* incur to purchase essential items of clothing or other *personal items*, up to the amount specified in Part C – Benefit Limits – 3.1 Four (4) Hour Luggage Delay.

Conditions.

You will need to make *reasonable* efforts to obtain confirmation from the carrier who was responsible for *your personal items* confirming that *your* items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

If *you* are entitled to be reimbursed by the airline *you* were travelling on when the loss, theft, misplacement or damage occurred *we* will deduct the amount *you* are entitled to from any claim payable by *us*. However, if *you* are not reimbursed the full amount of *your* loss, *we* will pay the difference between the amount of *your* loss and what *you* were reimbursed, up to the limit of cover available.

Section 4.1 Twenty-four (24) hour luggage delay.

4.1.1 What we cover.

If following a *flight* of six (6) hours or more *your* luggage containing *your personal items* is delayed, misdirected or misplaced by the carrier for more than twenty-four (24) consecutive hours, *we* will reimburse *you* for

the *reasonable* costs *you* incur to purchase essential items of clothing or other *personal items*, up to the amount specified in Part C – Benefit Limits – 4.1 Twenty-four (24) Hour Luggage Delay.

Conditions.

You will need to make *reasonable* efforts to obtain confirmation from the carrier who was responsible for *your personal items* confirming that *your* items were delayed, misdirected or misplaced as this may be the easiest way to provide evidence of the delay.

If *you* are entitled to be reimbursed by the airline *you* were travelling on when the loss, theft, misplacement or damage occurred *we* will deduct the amount *you* are entitled to from any claim payable by *us*. However, if *you* are not reimbursed the full amount of *your* loss, *we* will pay the difference between the amount of *your* loss and what *you* were reimbursed, up to the limit of cover available.

Transit Accident Insurance

Part A – Eligibility.

Who is eligible?

Cardholders are eligible for the cover available under Transit Accident Insurance if the entire payment for the *trip* was charged to the *cardholder's card account* prior to the commencement of the *trip*.

Who else is eligible?

If the *cardholder* is eligible for the cover available, the *cardholder's spouse* is also eligible provided:

1. the *spouse* is travelling with the *cardholder* on the entire *trip*; and
2. the entire payment for their *trip* was charged to the *cardholder's card account* prior to the commencement of the *trip*.

Part B – Period of Cover.

Transit Accident Insurance provides cover when:

- (a) *you* board *your transportation* for *your trip* and ends when *you* disembark from *your transportation* at the end of *your trip*;
- (b) boarding or alighting, being when *you* physically get on or off *transportation*, at any airport, coach depot, railway station or dock during *your trip*; and
- (c) travelling as a passenger in a vehicle, taxi or bus that is licensed or authorised to carry a fare-paying passenger, or *transportation* directly to or from any airport, coach depot, railway station or dock immediately before or after the scheduled *trip*.

Part C – Benefit Limits.

The Aggregate Limit of Liability and the table below set out the maximum limits of what we will pay under Transit Accident Insurance. All limits and sub-limits are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

Aggregate limit of liability.

This Transit Accident Insurance contains an aggregate (maximum) limit of liability for claims from all eligible *cardholders* and *spouses* arising from the one event.

The most we will pay under Transit Accident Insurance cover for one event (e.g. a bus crash) is \$1,000,000.

This means that regardless of the number of *cardholders* or *spouses* involved in an event who suffer an *injury*, we will pay each on a proportional basis (using the amounts in the table appearing in Part C – Benefit Limits) up to total of \$1,000,000.

For example, if ten *cardholders* lost their lives in the same bus crash, we would pay benefits, calculated as follows:

Ten *cardholder's* Benefit Amount A payment: \$100,000 each = \$1,000,000;

Ten *accountholder's* Benefit Amount B payment: \$25,000 each = \$250,000;

Total benefit amount: \$1,250,000

Dividing the total aggregate exposure (\$1,000,000) by the total benefit amount (\$1,250,000) determines the percentage (80%) to proportionally reduce benefits to.

In this case, the payable benefits would work out to be:

Ten *cardholder's* Benefit Amount A payment: \$80,000 each = \$800,000;

Ten *accountholder's* Benefit Amount B payment: \$20,000 each = \$200,000;

Total benefit amount payable: \$1,000,000

Maximum benefit amounts.

The table below sets out the maximum Benefit Amounts we will pay under Transit Accident Insurance if an aggregate limit of liability does not apply (see above).

Injury	Benefit amount	
	A	B
Loss of life	\$100,000	\$25,000
<i>Loss of both hands or loss of both feet</i>	\$100,000	\$25,000
<i>Loss of one hand and loss of one foot</i>	\$100,000	\$25,000
Loss of the entire sight in both eyes	\$100,000	\$25,000
Loss of the entire sight in one eye and <i>loss of one hand and/or loss of one foot</i>	\$100,000	\$25,000
<i>Loss of one hand or loss of one foot</i>	\$40,000	\$25,000
Loss of the entire sight in one eye	\$40,000	\$25,000

Benefits payable under this policy will be paid as follows:

- Benefit Amount A - "A" amount will be paid to the *cardholder* or, if the *cardholder* is a minor, the amount will be paid to the *cardholder's* legal guardian. When the benefit is payable due to death, the amount will be paid to the *cardholder's* legal representative(s).
- Benefit Amount B - "B" amount will be paid to the *accountholder's* eligible *card account*.

If *you* sustain more than one *injury* arising from the one *accident*, we will only pay the highest Benefit Amount for the applicable *injury*.

Part D - Excess and Exclusions.

Excess - what you contribute to a claim.

No excess applies to any claim under Transit Accident Insurance.

Exclusions.

The exclusions below set out what is not covered.

To the extent permitted by law we do not cover *you* for any loss, damage or expense caused by, arising from, or in any way related to:

1. *your* loss of enjoyment; loss of opportunity; loss of revenue; loss of profits or loss of goodwill;
2. *you* booking or taking travel against medical advice, travel for the purpose of getting medical treatment or advice, or travel taken after a *medical adviser* informs *you* that *you* are terminally ill;
3. *your* intentional self harm or *your* suicide or *your* attempted suicide;

4. illegal or criminal acts by *you*, *your spouse*, or any other person acting with *your* consent or under *your* direction;
5. *you* failing to take *reasonable* care;
6. *your* travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline;
7. *your* participation as a crew member or pilot of any *transportation*;
8. any act of terrorism;
9. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
10. a nuclear reaction or contamination from nuclear weapons or radioactivity;
11. biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear;
12. any payment which would violate any applicable trade or economic sanctions, law or regulation.

Part E – The cover available.

What we cover.

If, during the period of cover available *you* suffer an *accident* that causes an *injury* listed in Part C – Benefit Limits within twelve (12) consecutive months of the *accident*, *we* will pay *you* the Benefit Amount (unless reduced by the group policy aggregate limit of liability) specified for the *injury* listed in Part C – Benefit Limits, that *you* suffered.

In addition, if during a *trip*:

- (a) *you* are unavoidably exposed to the elements due to an *accident* which results in the disappearance, sinking or wrecking of the *transportation* in which *you* were travelling and as a result of such exposure *you* suffer an *injury* for which a Benefit Amount (unless reduced by the group policy aggregate limit of liability) is payable;
- (b) *you* disappear due to an *accident* which results in the disappearance, sinking or wrecking of the *transportation* in which *you* were travelling and *your* body has not been found within twelve (12) consecutive months after the date of such *accident*, it will be presumed, subject to there being no evidence to the contrary, that *you* died,

we will pay the applicable Benefit Amount (unless reduced by the group policy aggregate limit of liability) listed in Part C – Benefit Limits to *you*, or to *your* estate in the case of *your* death.

If *you* suffer more than one *injury* as a result of the *accident* *we* will pay *you* no more than the specified Benefit Amount for the most serious *injury* listed in Part C – Benefit Limits that *you* suffered.

Unauthorised Transaction Insurance

Part A – Eligibility.

Who is eligible?

Accountholders of a Westpac Commercial Credit Card are eligible for the benefit of Unauthorised Transactions Insurance.

Part B – Period of Cover.

Unauthorised Transaction Insurance is available for the duration of the period that the *accountholder's Westpac Commercial Credit Card* is current and valid.

Part C – Benefit limits.

The table below sets out the maximum limits of what we will pay under each section of Unauthorised Transaction Insurance. All limits and sub-limits in the table are shown in Australian dollars.

The cover available is outlined in Part E and is subject to the applicable terms, conditions, limits, sub-limits and exclusions.

If *you* need advice in respect of *your* particular circumstances or needs please consult an appropriately licensed insurance adviser.

Card	Limit
Westpac Commercial Credit Card	Up to \$20,000 per individual <i>cardholder</i> , up to a maximum of \$150,000 per <i>accountholder</i> , per 12 months.

Part D – Excess and Exclusions.

Excess – what you contribute to a claim.

No excess applies to any claim under Unauthorised Transaction Insurance.

Exclusions.

The exclusions below set out what is not covered.

To the extent permitted by law we do not cover *you* for any loss or expense caused by, arising from, or in any way related to:

1. any indirect losses or consequential liability of any kind;
2. any payment which would violate any applicable trade or economic sanctions, law or regulation;
3. any illegal act committed by *you* or any person acting on *your* behalf;
4. any *unauthorised transactions* incurred by any director, partner, principal or owner of the *accountholder*, or the spouse/partner, son, daughter, father or mother of the said directors, partners, principals or owners of the *accountholder*;
5. any loss caused by an act of terrorism.

Part E – The cover available.

What we cover.

If during the period of cover available an *unauthorised transaction* is incurred on the *accountholder's Westpac Commercial Credit Card* by a *cardholder*, we will indemnify the *accountholder* for the loss they incur up to the limits specified in Part C – Benefit Limits.

Conditions.

It is a condition of this insurance that *you* must take all *reasonable* steps to ensure *your cardholders* use their *Westpac Commercial Credit Card* in accordance with *your* instructions and any authority *you* have given to the *cardholder*, including (but not limited to) the following:

- *you* must instruct *your cardholders* in writing of the limits of their authority to use their *Westpac Commercial Credit Card*.
- When:
 - *you* no longer wish a *cardholder* to use their *Westpac Commercial Credit Card*; or
 - the *cardholder's* employment is terminated or the *cardholder* resigns; or
 - *you* become aware or suspect that an *unauthorised transaction* had been transacted (e.g. when an *unauthorised transaction* shows on a statement) or is likely to be transacted by the *cardholder*,*you* must:
 - immediately communicate with the *cardholder* advising the *cardholder* that they are no longer authorised to use the *Westpac Commercial Credit Card*; and
 - cancel the *cardholder's Westpac Commercial Credit Card*.

Subject to the claim being established and admitted by *us*, *we* will make payment to *you* of any *unauthorised transaction* amounts.

Claims

How to make a claim.

Please do not contact *Westpac* in the event of a claim.

First check that *you* are entitled to claim by reading the appropriate section in this booklet, especially Part D of that section, to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Allianz Global Assistance administers the benefits available under the group policy. *You* should give *Allianz Global Assistance* notice of *your* claim as soon as possible.

In order to be sure that any expenses *you* claim are covered by the group policy *you* should always, when practicable, contact *Allianz Global Assistance* for approval before *you* incur expenses *you* wish to claim. If *you* do not, *we* will pay for expenses incurred up to the amount *we* would have authorised had *you* asked *us* first.

You are not covered for any claim made after termination of, or the expiry of the period of insurance specified in, the group policy. *Westpac* will provide *you* with details of any replacement cover.

You can obtain claim forms and information on how to make a claim at insurance.agaassistance.com.au/westpac.

Allianz Global Assistance will consider *your* claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to *you* within 10 business days.

If there is a delay in claim notification, or *you* do not provide sufficient detail for *Allianz Global Assistance* to consider *your* claim, we can reduce any claim payable by the amount of prejudice we have suffered because of the delay.

You should give any information *Allianz Global Assistance* reasonably asks for to support *your* claim at *your* expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required *Allianz Global Assistance* may ask *you* to provide them with translations into English of any such documents to enable their consideration of *your* claim.

You should co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

In particular:

- In the event of an emergency or admission to *hospital overseas*, contact *Allianz Global Assistance* as soon as practicable.
- For damage or misplacement of *your personal items*, caused by the airline, report the damage or misplacement as soon as possible to an appropriate official and make *reasonable* efforts to obtain a written report, including any offer of settlement that they may make.

Claims are payable in Australian dollars.

We will pay all claims in Australian dollars. We will pay *you* unless *you* tell *us* to pay someone else. The rate of currency exchange that will apply is the rate at the time *you* incurred the expense. Payment will be made by direct credit to a bank account nominated by *you*.

You should not admit fault or liability.

You should not admit that *you* are at fault, for any *accident*, incident or event causing a claim, and *you* must not offer or promise to pay any money, or become involved in legal action, without the approval of *Allianz Global Assistance*. If *you* do, we may reduce or refuse *your* claim to the extent we are prejudiced.

Recovery.

If we have a claim against someone in relation to the money we have to pay or we have paid, *you* must take *reasonable* steps to help us do that in legal proceedings. If *you* are aware of any third party that *you* or we may recover money from, *you* should inform us of such third party.

When making a claim *you* should tell us about any other insurance under which *you* are or might be able to claim. If *you* can claim from another insurer and we also pay *you* in respect of the same insured event, then *you* will be required to refund to us the amount we paid if the other insurer also paid *you*.

You cannot claim from us and from the other insurer to obtain an aggregate amount that exceeds *your* loss.

If during the period of cover made available, *you* suffer a loss which is not covered by the group policy, we may offer to attempt to recover *your* uninsured loss for *you*.

You may specifically ask us to recover this for *you* however, we have no obligation to do so. *You* will need to give us documents supporting *your* loss. Before we include any uninsured loss in a recovery action we will also ask *you* to agree to the basis on which we will handle *your* uninsured recovery action. *You* may need to contribute to legal costs in some circumstances.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To *us*, *our* costs (administration and legal) arising from the recovery.
2. To *us*, an amount equal to the amount that we paid to *you* under the group policy.
3. To *you*, *your* uninsured loss (less *your* excess).
4. To *you*, *your* excess.

Once we pay *your* total loss (including *your* uninsured loss and any *excess*) we will keep all money left over.

If we have paid *your* total loss and *you* receive a payment from someone else for that loss or damage, *you* will need to pay *us* the amount of that payment up to the amount of the claim we paid *you*.

How GST may affect your claim.

If *you* are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if *you* were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

Fraud.

When making a claim *you* have a responsibility to assist *us* and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if *you* or anyone acting on *your* behalf uses fraudulent means to make a claim on the cover described in this booklet, then no payment will be made in regard to the claim. Also *Westpac* will be

informed of the situation and *you* may no longer be eligible for the cover described in this booklet.

Complaints & disputes

If *you* are dissatisfied with *our* service in any way, please contact *us* and we will attempt to resolve the matter in accordance with *our* internal dispute resolution procedures.

If we do not make a decision within the period that we tell *you* we will respond, we will tell *you* about *your* right to lodge a complaint with an external dispute resolution scheme.

If *you* are not happy with *our* response, *you* can refer *your* complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. AFCA's contact details are:

The Australian Financial Complaints Authority.

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3
Melbourne VIC 3001

For more information on how we handle complaints *you* can request a copy of *our* procedures, using *our* contact details on the inside front cover.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists *you* by contacting *us*. Contact details are provided on the inside front cover of this booklet. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au.

The insurer is:

Allianz Australia Insurance Limited
ABN 15 000 122 850, AFS Licence No. 234708
GPO Box 9870, Melbourne, VIC 3001.

Telephone: 13 10 00

The group policy is issued and managed by:

AWP Australia Pty Ltd ABN 52 097 227 177,
AFSL 245631, trading as *Allianz Global Assistance*, of Level 16, 310 Ann Street,
Brisbane, QLD 4000.

Telephone: 1800 091 710

IMP3030

